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108 - Jeevan Surabhi - 25 Years

	Term	Age	Sum
Minimum	25	14	50000
Maximum	25	45	0

Premium Ceasing Age : 70

Premium Ceasing Term : 18

Plan Highlights

## Features

This plan is an improved version of Money Back Plan with an added element of increasing term insurance cover. The difference between the other money back plans and this plan is as follows:

- In case of this plan the maturity term is more than premium paying term.
- The survival benefit payment is early and gives a higher rate.
- Risk cover increases every five years.

## Special Features

This plan has longer policy term and limited premium paying term. The policy term is 25 years and the premium paying term is 18 years.

- Full sum assured is paid back as survival benefit by the end of premium paying term. However, the risk cover and additional risk cover continue and the policy participates in profits till the end of policy term.
- Accident Benefit is restricted to the premium paying period and to the overall limit of Rs.5 lakhs on a single life.

## Benefits

### Survival Benefits:

This scheme provides for periodic payments of partial survival benefits as follows, during the term of the policy, so long as the policy holder is alive.

- At end of 4 years, 8 years, 12 years, 15 years & 18 years - 20% of Sum Assured
- At end of 25 years on Maturity, the policyholder will receive the vested bonus(if any).

### Death Benefits:

If death occurs at anytime during the term of a policy (provided the policy has been kept in force by payment of all premiums that had fallen due), the basic sum assured along with the vested bonus will be paid. The survival benefits already paid, if any, will not be deducted from this claim amount. An additional amount (depending on the duration of the policy) will also be paid on death under such a policy. The additional amounts payable, at various stages are shown in the table given below.

### Additional Amount Paid In Case Of Death For A Policy Of Rs.1000

First 5 (Policy Years) ----- Nil  
6th-10th (Policy Year) ----- 500  
11th-15th (Policy Year) ----- 1000  
16th-20th (Policy Year) ----- 1500  
21st-26th (Policy Year) ----- 2000

### Suitable for:

This plan holds special interest to people who besides wishing to provide for their old age and family feel the need for lump sum benefits at periodical intervals.